

Certificate Number: 02470-NJ-DE-037035841

Bankruptcy Case Number: 22-19176



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on December 9, 2022, at 10:33 o'clock AM EST, Riccardo Ticinelli completed a course on personal financial management given by internet by Isabel C. Balboa, Chapter 13 Standing Trustee, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the District of New Jersey.

Date: December 12, 2022 By: /s/Connie Gerhardt

Name: Connie Gerhardt

Title: TENS Instructor